1	MARY ANN SMITH Deputy Commissioner	
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3		
4	Department of Business Oversight	
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7	Attorneys for Complainant	
8	Attorneys for Complainant	
9	BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT	
10	OF THE STATE OF CALIFORNIA	
11		
12	In the Matter of:	) CRMLA LICENSE NO.: 413-1127
13	THE COMMISSIONER OF BUSINESS	) ORDER TO DISCONTINUE VIOLATIONS
14	OVERSIGHT,	) UNDER FINANCIAL CODE SECTION 50321
15	Complainant,	) )
16	_	)
17	V.	) )
18	KWIK MORTGAGE CORPORATION	)
19		) )
20	Respondent.	) )
21		)
22	TO: KWIK MORTGAGE CORPORATION	
23	c/o Wayne Watkinson, Esq. Offit Kurman, P.A.	
24	Attorneys at Law	
25	99 Wood Avenue South, Suite 302 Iselin, New Jersey 08830	
26		
27	The Commissioner finds that Kwik Mortgage Corporation obtained signed per diem interest	
28	disclosure documents in which the amount of dail	y per diem interest to be charged under the loan

was left to be filled in after the execution of the disclosure document in violation of Financial Code	
section 50204, subdivision (e) of the California Residential Mortgage Lending Act (Fin. Code, §	
50000 et seq.) (CRMLA). The Commissioner previously cited Kwik for violating Financial Code	
section 50204, subdivision (e) during the Commissioner's December 2012 regulatory examination	
NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby	
ORDERED under Financial Code section 50321 that Kwik Mortgage Corporation immediately	
discontinue the violations of the CRMLA described above.	
Dated: May 25, 2018 Los Angeles, California JAN LYNN OWEN Commissioner of Business Oversight	
By MARY ANN SMITH Deputy Commissioner Enforcement Division	